IN THE SPECIFICATION

Please amend the specification as follows:

Please replace the paragraph beginning at page 1, line 7, with the following:

Utility Application Serial No. [[--/---,---]] 10/644,131, filed on ~~same date herewith~~ August 20, 2003, by Peter H. Redweik, entitled "LIFE-TIME VALUE FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM," attorneys' docket number 11053;

Please replace the paragraph beginning at page 1, line 11, with the following:

Utility Application Serial No. [[--/---,---]] 10/644,110, filed on ~~same date herewith~~ August 20, 2003, by Peter H. Redweik, entitled "NET PRESENT VALUE FORECAST FOR LIFE-TIME VALUE FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM," attorneys' docket number 11202;

Please replace the paragraph beginning at page 1, line 15, with the following:

Utility Application Serial No. [[--/---,---]] 10/644,169, filed on ~~same date herewith~~ August 20, 2003, by Peter H. Redweik, entitled "NET PRESENT VALUE ATTRITION FOR LIFE-TIME VALUE FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM," attorneys' docket number 11201;

Please replace the paragraph beginning at page 1, line 19, with the following:

Utility Application Serial No. [[--/---,---]] 10/644,421, filed on ~~same date herewith~~ August 20, 2003, by Peter H. Redweik, entitled "FUTURE VALUE ATTRITION FOR LIFE-TIME VALUE FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM," attorneys' docket number 11200; and

Please replace the paragraph beginning at page 1, line 23, with the following:

Utility Application Serial No. [[--/---,---]] 10/644,422, filed on ~~same date herewith~~ August 20, 2003, by Brian J. Wasserman, Richard C. Schwarz and Thomas K. Ryan, entitled "SELECTOR FUNCTION FOR LIFE-TIME VALUE FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM," attorneys' docket number 11085;

G&C 30145.439-US-01